Access

News on WCB products, programs, and services

WCB considers electronic post office route

As one of the Founding Mailers of Epost, the world's first electronic post office formed by Canada Post, the Workers' Compensation Board of B.C. announces that Epost will become an important communication link for the WCB to businesses and employers in B.C.

In the coming months, the WCB will invite businesses to register with Epost (**www.epost.ca**) to receive e-mail newsletters containing special messages, official letters, statements, and documents, and access new online services — all on Epost's secure web site.

"It's about choice," says Sid Fattedad, WCB vice-president of Finance and Information Services. "You can choose who sends you mail, and you receive it all at one convenient location. Imagine not having to go to five or ten supplier web sites to download or receive statements because you've chosen to consolidate all your electronic messages in one convenient and secure mailbox.

"Everything we now send through traditional mail may be sent via Epost in the future. This will save us and, in turn, save you money as we reduce the cost of mailing hard copy documents while providing you with instant, live information at your fingertips."

Watch for more news about how you can take advantage of Epost to receive WCB business information.

Proposed rates stable for 2001

Industry and worker representatives got a glance at the proposed 2001 base premium rates during the WCB's August *Rate Show* series. Although the rates are still preliminary, they show an average of $1.91 per $100 of assessable payroll, the same average rate as 2000. Based on the preliminary 2001 rate schedule:

- 75,000 employers' base rates will remain the same
- 49,000 employers' base rates will decrease
- 38,000 employers' base rates will increase

The average rate has declined nearly 20 percent since 1995, when it was $2.29.

The proposed 2001 rates will go to the WCB's Panel of Administrators for approval in October, and you will receive your rate notification letter later this year. Visit the WCB web site at **www.worksafebc.com** this fall for more details.

"The average rate has declined nearly 20 percent since 1995, when it was $2.29."

Act entitles committee members to training

A one-year transition period, which ends on September 30, 2000, was established for certain requirements of the *Workers Compensation Amendment Act* (formerly Bill 14), including new requirements for joint (employer/worker) health and safety committees. Under the *Amendment Act*, employers have a responsibility to:

- Establish and maintain a joint committee in all workplaces with 20 or more regularly employed workers
- Respond to written recommendations from the joint committee
- Entitle (within 21 days) each joint committee member or worker health and safety representative to eight hours of paid educational leave for occupational health and safety training courses conducted by or with the approval of the WCB

To find out more about requirements under the *Workers Compensation Amendment Act*, visit the WCB's web site, WorkSafe Online, at **www.worksafebc.com** ("New health and safety law in effect October 1, 1999").

Get a clearance in five minutes or less

You can now request a clearance letter from the WCB when it's convenient for you — 24 hours a day, seven days a week.

Internet self-service can save you time, especially at the beginning and end of a quarter when Employer Service Centre phone lines are busiest.

To access clearances online, visit WorkSafe Online at **www.worksafebc.com**

Toll-free line to report fraud

The WCB will not tolerate fraud or abuse from any party, including employers, workers, suppliers, service providers, and Board staff. Anyone with information about suspected fraudulent activities relating to workers' compensation can call the Financial Loss Prevention Line anonymously.

Financial Loss Prevention Line
1 877 523-3315
Monday to Friday
8 a.m. to 5 p.m.
(Leave a message after hours.)

Cost relief applications accelerated

Approximately 17,400 cost relief applications on claims with wage loss or pensions between 1978 and 1993 remain in progress under the WCB's Section 39(1)(e) Historical Project.

To speed completion, the Board has added cost relief officers and introduced efficiencies. With more staff and increased production, we expect to reach a decision on all applications before December 31, 2001.

Since October 1998, the closing date for applications, project staff have completed more than 20,000 of the original 40,000 requests, and granted cost relief in 1,131 cases. Approximately 700 decisions have resulted in a change to the employer's net assessment rate.

Surplus distribution begins soon

Employers whose subclasses were in a surplus position at the end of 1999 can expect an assessment rebate from the WCB later this year. As of December 31, 1999, 38 subclasses had surpluses while 33 had deficits. These could not be transferred to the new classifications introduced in early 2000 because the new classification system groups employers in entirely different insurance pools (called rate groups) than in the past. As a result, employers who were in subclasses with surplus balances will receive a rebate over the next five years. As for employers who were in deficit subclasses, the WCB is writing off these balances to relieve these employers of future financial burdens.

Q. Who will receive a rebate?

A. We estimate about 108,000 employers are entitled to a rebate. These employers will begin to see credits on their account as of December 2000 if they report annually. If they report quarterly, credits will be applied to their account starting in February 2001.

Q. How will you determine the rebate amount?

A. Rebate calculations will be completed later this year. If you are entitled to a rebate, we will look at your share of the subclass surplus based on your payroll and the cost of your claims from 1995 to 1999. The better your past claims performance, the greater your rebate.

Q. Will I receive a lump-sum payment?

A. No. Generally, employers will receive their share of the surplus amount as a credit to their account over a five-year period. The WCB's standard practice is to amortize deficits and surpluses over a five-year period.

Q. If my subclass had a deficit last year, do I have to pay money back to the WCB?

A. No. We will be writing off these deficits against general investment revenues. Employers who were in deficit subclasses do not owe any extra assessments, nor will their premium rates go up as a result of these deficits.

Q. Why has my rate gone up when you're giving money back to other employers?

A. Our new insurance program is designed to ensure that all employers pay their fair share of workers' compensation, based on the historical cost of claims in their industry. Employers who are receiving a rebate have contributed to the surplus in their subclass. It is only fair that these employers receive this money back. Many employers who incurred an increase in their base rate this year paid a lower net rate (or the same net rate) in 1999 and 2000.

Q. Can I get more information by phoning the Employer Service Centre?

A. No. The distribution of the surplus amount for each employer is still unknown at this time. If you are entitled to a rebate, you will receive a letter from the WCB in a few months.

Thanks for your patience

An unexpected increase in the volume of calls to our Employer Service Centre has caused long waits on our phone lines. We continue to add staff so we can better serve your needs, and apologize in advance if you experience a delay in processing your request.

Calculate your discount or surcharge with new interactive CD-ROM

The WCB has developed an educational CD-ROM with a built-in calculator to help you understand how ER2000 — the new experience rating plan — applies to your business. With the ER2000 calculator, you can estimate your experience rating discount or surcharge for future years.

To download the ER2000 calculator or to order the CD-ROM, go to our web site at **www.worksafebc.com** and select "New insurance program and how it can benefit your business" from the home page, or contact the Employer Service Centre at **604 244-6181**, or toll-free in B.C. **1 888 922-2768**, local **6181**.

Access
SEPTEMBER 2000
Access is published quarterly by the Communications Services Department of the Workers' Compensation Board of B.C.
This newsletter is also available electronically on the WCB web site, WorkSafe Online, at www.worksafebc.com/pubs/newsletters/access/. Look for the next issue in December 2000.
WorkSafe
WORKERS' COMPENSATION BOARD
Communications Services
Workers' Compensation Board of B.C.
PO Box 5350 Stn Terminal
Vancouver BC V6B 5L5